



Atty. Dkt. No. 057898-0102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR PROCESSING FINANCIAL
INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A
FINANCIAL INSTITUTION

Appl. No.: 09/560,779

Filing Date: April 28, 2000

Examiner: Nga B. Nguyen

Art Unit: 3628

RECEIVED

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of a document known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

05/05/2003 JADD01 00000043 09560779

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TIMING OF THE DISCLOSURE

The listed document is being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.113, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Date May 2, 2003

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22428

PATENT TRADEMARK OFFICE

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Respectfully submitted,

By

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: May 2, 2003

Use as many sheets as necessary)

1 of 2

Complete if Known

Application Number	09/560,779
Filing Date	04/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	4,974,878		Josephson	12/04/1990	
	A2	4,948,174		Thomson et al.	08/14/1990	
	A3	4,731,524		Brooks	03/15/1988	
	A4	4,730,767		Gendron	03/15/1988	
	A5	4,650,978		Hudson et al.	03/17/1987	
	A6	4,264,808		Owens et al.	04/28/1981	
	A7	4,858,121		Barber et al.	08/15/1989	
	A8	5,121,945		Thomson et al.	06/16/1992	
	A9	5,237,159		Stephens et al.	08/17/1993	
	A10	5,168,444		Cukor et al.	12/01/1992	
	A11	5,265,007		Barnhard, Jr. et al.	11/23/1993	
	A12	5,373,550		Campbell et al.	12/13/1994	
	A13	5,412,190		Josephson et al.	05/02/1995	
	A14	5,444,794		Uhland, Sr.	08/22/1995	
	A15	5,506,691		Bednar et al.	04/09/1996	
	A16	5,532,464		Josephson et al.	07/02/1996	
	A17	5,689,579		Josephson	11/18/1997	
	A18	5,691,524		Josephson	11/25/1997	
	A19	5,708,810		Kern et al.	01/13/1998	
	A20	5,783,808		Josephson	07/21/1998	
	A21	5,784,610		Copeland, III et al.	07/21/1998	
	A22	5,793,302		Stambler	08/11/1998	
	A23	5,802,498		Comesanas	09/01/1998	
	A24	5,819,236		Josephson	10/06/1998	
	A25	5,832,464		Houvener et al.	11/03/1998	
	A26	5,864,871		Kitain et al.	01/26/1999	
	A27	5,870,725		Bellinger et al.	02/09/1999	
	A28	5,893,078		Paulson	04/06/1999	
	A29	5,895,453		Cook	04/20/1999	
	A30	5,904,844		Stone	05/18/1999	
	A31	5,910,988		Ballard	06/08/1999	
	A32	5,917,965		Cahill et al.	06/29/1999	
	A33	5,936,541		Stambler	08/10/1999	
	A34	5,963,659		Cahill et al.	10/05/1999	
	A35	5,974,148		Stambler	10/26/1999	
	A36	6,019,282		Thompson et al.	02/01/2000	
	A37	6,029,172		Jorna et al.	02/22/2000	
	A38	6,115,509		Yeskel	09/05/2000	
	A39	6,181,837	B1	Cahill et al.	01/30/2001	
	A40	6,202,055	B1	Houvener et al.	03/13/2001	
	A41	2002/0152170	A1	Dutta et al.	10/17/2002	
	A42	2003/0009420	A1	Jones	01/09/2003	
	A43	2003/0023557	A1	Moore	01/30/2003	

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Examiner Name	Nga B. Nguyen
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U.S. PATENT DOCUMENTS

U.S. Patent Document					
A44	2003/0033252	A1	Buttridge et al.	02/13/2003	
A45	2003/0050889	A1	Burke	03/13/2003	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	A46	EP	0 661 654	A2	International Business Machines Corporation	11/15/1994		
	A47	CA	2,131,667	A1	International Business Machines Corporation U.S.A.	09/08/1994		
	A48	WO	97/22060	A1	Financial Services Technology Consortium	12/12/1996		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶

Examiner Signature

Date Considered

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